



American Association
for Long-Term Care Insurance™

Advocacy ● Information ● Education ● Standards

September 1, 2009

Why should you consider attending the National LTCi Producers Summit?

There are so many conferences and each promises the sun ... moon and stars. I'm not going to do that.

I am going to promise you this: the Summit is the single place where agents, brokers, marketers and insurers gather to focus on long-term care insurance.

New producers sit next to those who sell \$250,000+ a year.
Networking you can't get anywhere else!

If you sell in a **Partnership State** - here is your chance to **meet and speak with the State officials**. It's a unique and very important opportunity.

Finally, we strive to keep the Summit **affordable**.

Why consider attending? Because cross-pollination ... **new ideas ... new connections** are the best investment you can make in yourself and your business.

We hope to see you in Kansas City.

Jesse Slome
Executive Director

**ONLY AT
THE
SUMMIT**

Meet LTC
State
Partnership
Executives from

Arkansas
Connecticut
Colorado
Georgia
Idaho
Kansas
Illinois
Maryland
Michigan
Minnesota
Missouri
New Jersey
Ohio
Oklahoma
Oregon
Pennsylvania
South Dakota
Texas
Virginia
Wisconsin

8th Long-Term Care Insurance Producers SUMMIT

*The Nation's Premier Long-Term Care Insurance Sales Conference
Presented by the American Association for Long-Term Care Insurance*

*Held in conjunction with the Partnership Summit sponsored by the
Long-Term Care Education Foundation and the Center For Health Care Strategies*

Saturday, November 14, 2009 THESE SESSIONS ARE SPECIAL BONUS PROGRAMS OFFERED FOR EARLY ARRIVALS.

2:00 - 2:45 PM	Signboard I LTC - 801	5 WINNING E-Z STRATEGIES TO TURN SUSPECTS TO PROSPECTS Getting in front of more people is the first step to making more sales. Hear 5 proven simple and highly effective strategies from leading national LTCi sales pros. Presenters: Angie Hughes & Sherry Meyers, National Sales Dir., Producers XL, Salina, KS
	Signboard II LTC - 802	EXPAND YOUR CLIENT BASE & SALES WITH PARTNERSHIP PLANS 30 States have LTCi Partnership Plans and more are coming on board. Discover how to present the benefits of "short fat" Partnership plans and expand your sales significantly. Presenter: Ted Pass, CEO, StrateCision, Inc., Needham, MA
	Brookside LTC - 803	MAXIMIZE LEAD GENERATION: WHAT'S WORKING & HOW TO SQUEEZE OUT EVERY PENNY The latest look at what's working in direct mail and how to effectively prosper from your prospect and client base. Get organized for long-term success. Presenter: Richard Bufkin, Senior Vice President, Target Leads, Carmel, CA
3:00 - 3:45 PM	Signboard I LTC - 804	WHAT'S THE MOST PROFITABLE LTC SALE? PLUS: SMARTER WAYS TO CASH IN NOW & LATER Discover how to maximize the income potential of every LTCi sale (something you've probably never thought about). And, how to sell some or all of your renewals for immediate cash. Presenter: Janene Dunlap, President, Agency Financial Svcs. Grp, LTC Global, Medford, OR
	Signboard II LTC - 802	EXPAND YOUR CLIENT BASE & SALES WITH PARTNERSHIP PLANS 30 States have LTCi Partnership Plans and more are coming on board. Discover how to present the benefits of "short fat" Partnership plans and expand your sales significantly. Presenter: Ted Pass, CEO, StrateCision, Inc., Needham, MA
	Brookside LTC - 803	MAXIMIZE LEAD GENERATION: WHAT'S WORKING & HOW TO SQUEEZE OUT EVERY PENNY The latest look at what's working in direct mail and how to effectively prosper from your prospect and client base. Get organized for long-term success. Presenter: Richard Bufkin, Senior Vice President, Target Leads, Carmel, CA
4:00 - 4:45 PM	Signboard I LTC - 801	5 WINNING E-Z STRATEGIES TO TURN SUSPECTS TO PROSPECTS Getting in front of more people is the first step to making more sales. Hear 5 proven simple and highly effective strategies from leading national LTCi sales pros. Presenters: Angie Hughes & Sherry Meyers, National Sales Dir., Producers XL, Salina, KS
	Signboard II LTC - 806	LTCi FUNDED FAMILY CAREGIVER AGREEMENTS: A NEW STRATEGY FOR CLOSING LTCi SALES Close more sales by arranging for who in the family gets paid to take care of Mom. Find out how to create a 2-for-1 asset protection effect using Partnership plans. Get sample plans free. Presenter: Mike Lynch, General Manager, GoldenCare USA, Plymouth, MN
	Brookside LTC - 807	THE IMPENDING COLLAPSE OF THE ROADBLOCKS TO LTC INSURANCE Government has destroyed long-term care financing ... creating the greatest opportunity for LTC insurance. Learn how, why and what you can do to make the most of the opportunity. Presenter: Steven Moses, President, Center for Long-Term Care Reform, Seattle, WA

WELCOME NETWORKING RECEPTION - EXHIBITS OPEN

Free Beverage Coupons are being provided compliments of the following insurers.

John Hancock	MetLife	Prudential	Assurity
Genworth	Mutual of Omaha	LifeSecure	

Enjoy the evening on your own. KC's best steak and BBQ restaurants are within walking distance.

Sunday, November 15, 2009

FOR EARLY RISERS - AND THOSE SEEKING RELIGIOUS SERVICES

Breakfast this morning is own your own at any of the hotel facilities. The Crown Center also has many food establishments in the Mall immediately adjacent to the Westin hotel.

Available Religious Services

Our Lady of Sorrows (about ½ mile from the hotel) has Saturday evening mass at 4 pm. Sunday masses are at 8 am and 11 am. The church sends a shuttle 25 minutes before mass on Sundays.

Redemptorist (a little over a mile and a ½ from the hotel) has Sunday masses at 7:30, 9:30, and 11:30 am on Sundays. Holy Trinity Cathedral (1 ½ miles) has Sunday service at 8:00 am and 10:15 am.

9:30 - 10:45 AM Century A
LTC - 808

PRODUCER PANEL: PROSPECTING -- TIPS & TECHNIQUES TO FIND MORE INDIVIDUAL PROSPECTS

A panel of leading LTC producers share their success strategies for finding prospects; from buying leads to direct mail and advertising. What are the best no-cost and low-cost ideas that work? Our producer panels are fast-paced, top sales pros share specific things you can do immediately even if you are just starting out. We leave plenty of time for your questions.

Producer Panels Consist Of 6 to 9 Top LTC Insurance Producers (Each Selling For 5+ Years) JS

Century B
LTC - 809

LITIGATION AVOIDANCE: EXPERTS EXPLAIN WAYS TO INSULATE YOURSELF FROM FUTURE LAWSUITS

Think you're doing everything correctly? What have judges and juries decided? This session will be more than theory. It will start with real case studies of long-term care insurance litigation involving producers and insurers. What was learned ... and what practices should you integrate into your selling to insulate yourself. Using a simple checklist to document your meetings.

Presenters: Stephen Serfass, J.D., Principal, Drinker Biddle & Reath, LLC, Berwyn, PA
Margie Barrie, Hagelman Barrie Sales Training Solutions, University Park, FL
Gail Holubinka, Vice President Legislative Affairs, MedAmerica, Rochester, NY

Pershing N
LTC - 810

HOME CARE & LTC INSURANCE: THE REAL FACTS ABOUT CURRENT USAGE

How much home care services do people really use? How many hours per day, per week, per month - based on a variety of common needs? Does utilization vary when there's long-term care insurance to pay for care? Do women use more or less home care than men? What are the 10 biggest misconceptions you need to know? Three leading service providers reveal all.

Presenters: Jennifer Tucker, MHS, V President, Homewatch International, Inc., Greenwood, CO
Mary Alexander, Vice President, Home Instead, Inc., Omaha, NE
Brian Petranick, Chief Operating Office, Right At Home, Omaha, NE

Pershing S
LTC - 811

A SPECIAL ADVANCED SESSION - ESTATE & TAX PLANNING FOR PRE-RETIRES (PART 1 OF 2)

77 Million Baby Boomers are preparing for retirement ... and they are going to need advice. If you want to be the person they turn to, you'll need an advanced understanding of different retirement and estate planning techniques available (regardless of where the Dow is!).

For producers who want to know more than "just LTC insurance" we have arranged for two advanced sales experts to conduct a 2-part special session. Part 1 looks at pre-retirement.

Presenters: Dave DeBoer, J.D., CLU, ChFC, CASL, Advanced Markets, Mutual of Omaha, NE
Ron Lee, J.D., CLU, ChFC, Advanced Markets, Mutual of Omaha, Omaha, NE

11:00 AM Century C

COFFEE AVAILABLE IN THE EXHIBIT AREA - BE SURE TO VISIT WITH SUMMIT EXHIBITORS

11:00 - 12:15 PM Century A
LTC - 812

PRODUCER PANEL: PRESENTING -- WHAT'S WORKING TODAY TO SELL INDIVIDUALS

Each Summit panel features different highly successful LTCi producers. These top pros will share what they do to successfully convert prospects into sold clients. What do they say? What do they present? How do they speak differently to younger buyers? How do they handle and overcome objections? How do they get referrals? Fast-paced things that can work for you!

Producer Panels Consist Of 6 to 9 Top LTC Insurance Producers (Each Selling For 5+ Years) SW

Century B
LTC - 813

CAPITALIZE ON NEW TAX LAW STARTING 2010: WHAT YOU NEED TO KNOW ABOUT ANNUITY+LTC
More annuity contracts that pay LTC benefits will enter the marketplace ... and you can be sure your clients and prospects will hear about them. This is your opportunity to hear how the new tax rules work from one of the nation's leading experts who helps design and price annuity combo products for insurers. PLUS: marketing tips leading agents currently selling annuity+LTC combos.
Presenter: Carl Friedrich, FSA, MAAA, Principal & Consulting Actuary, Milliman, Inc., IL

Pershing N
LTC - 814

FUTURE PURCHASE OPTIONS: WORTHY OR WORTHLESS? PLUS: CPI vs. 5% COMPOUND
Inflation protection can double or triple the base cost of long-term care insurance coverage. One of the most hotly debated issues remains the newer options now available. They're less costly ... but are they valueless? Before you recommend your next 5% Compound Inflation Option ... or an FPO ... come hear leading industry experts take a stand based on facts, numbers and data. Real info (and opinions) you can sink your teeth into.

Presenters: Claude Thau, President, Thau, Inc., Overland Park, KS
Doug Rodgers, Channel Head, LTC, MetLife LTC, Morristown, NJ
Moderator: Jesse Slome, Executive Director, American Association for Long-Term Care Ins,

Pershing S

A SPECIAL ADVANCED SESSION - ESTATE & TAX PLANNING FOR PRE-RETIREEES (PART 2)
Part 2 of the Summit's special Advanced Planning workshop addresses the issues that arise after retirement. What impact does retirement have on the estate? What are some things that can be done to leave more for the family (surprise, its not just about taxes!).

Presenters: Dave DeBoer, J.D., CLU, ChFC, CASL, Advanced Markets, Mutual of Omaha, NE
Ron Lee, J.D., CLU, ChFC, Advanced Markets, Mutual of Omaha, Omaha, NE

12:30 - 2:00 PM Century C

LUNCHEON

(Final Topic Will Be Determined Based On Outcome of Health Care Reform.)

2:15 - 3:30 PM Century A
LTC - 815

MULTILIFE: EXPERTS SHARE STRATEGIES TO GET INTO THE MULTILIFE "BIZ" NOW
Maybe you've heard multilife LTC insurance sales are booming (they are). Maybe you've even tried to approach employers (it's a whole different arena). This session will feature top experts with years selling multilife LTC insurance. Each will share what's working now -- strategies you can use to get started (or be more successful) opening doors for multilife LTCi.

Presenters: Joe Pulitano, President, Advanced Resources Marketing, Boston, MA
Gary Katelman, President, LTC Benefits Group, Inc., Omaha, NE
Patricia Trombley-Ball, Senior Wholesaler, MetLife, Montclair, NJ
Moderator: Scott Beck, Vice President, LTC, MetLife, New York, NY

Century B
LTC - 816

HOW LONG DO LTC INSURANCE CLAIMS REALLY LAST? RESULTS OF THE NEW MILLIMAN STUDY
You won't want to miss being the first to hear the results of Milliman's latest study of claimants which reveals how long LTCi claims really last; what percentage of shorter term policyholders had adequate protection and what percentage exhausted benefits. If you want to successfully sell more affordable LTCi protection, you need to know this important and revealing analysis by age, sex and marital status.

Presenter: Dawn Helwig, FSA, MAAA, Principal & Consulting Actuary, Milliman, Inc., IL

Pershing N
LTC - 817

YES YOU CAN ! ... CREATE A NO-COST INTERNET PRESENCE FOR GOOGLE
A session for do-it-yourselfers who want an online presence that costs nothing beyond a commitment of time. From a look at web hosting companies that offer simple to use templates for your very own LTC website ... to creating a free blog ... or posting online articles and local news stories. I'll walk you through the initial steps and share website secrets.

Presenter: Jesse Slome, Executive Director, AALTCI, Westlake Village, CA

Pershing S
LTC - 818

PARTNERSHIP UPDATE: STATE OF THE STATES
More than 35 States have implemented or are moving toward implementing LTCi Partnership programs. This session will discuss the background and examine implementation strategies as well as early results that are emerging across the country. A look at key issues such as reciprocity, licensing, CE certification and a chance to voice opinions to national and state Partnership State program leaders participating include:

Presenters: Mark R. Meiners, PhD., Director, Long-Term care Educational Foundation, VA
Chad Shearer, Program Officer, Center for Health Care Strategies, Hamilton, NJ.
Rod Perkins, Sr. Government Relations Mgr., Genworth Financial, Richmond, VA

3:45 - 5:00 PM Century A
LTC - 819 **MULTILIFE: I'M IN - NOW WHAT? HOW TO AVOID SCREWING UP A PERFECTLY GOOD SALE**
Congratulations, the company's HR Director said "Yes, we want to offer long-term care insurance. Now what do you do to lock in the sale and a successful plan? Do you use true group, a group hybrid product, individual policies with simplified underwriting or modified guaranteed issue? Two experts who have installed hundreds of small and medium-sized multilife plans will help you navigate this maze so you leave knowing what's best for the client and plan success.

Presenters: Mike Skiens, President, MasterCare Solutions, Inc., Portland, OR
 Henrik Larsen, Vice President, Advanced Resources Marketing, Allston, MA
Moderator: Steven Hurley, National Sales Director, Corporate LTCi, John Hancock, Boston, MA

Century B
LTC - 820 **HOW WILL THIRD-PARTY REVIEW IMPACT YOUR POLICYHOLDERS? LTCi REGULATORY ISSUES**
Will State regulators adopt a "Third-Party" review process for resolution of disputes involving LTCi claimants? How will it work and what do producers need to know to assist their existing clients and prospective buyers concerned about claim payments? A special Summit session features national experts -- who'll explain what's happening at the NAIC and State level. Plus an update on the Interstate Compact (what it is and how it affects you ... and your clients)

Presenters: Guenther Ruch, Div. of Regulation & Enforcement, Dept of Ins., Madison, WI
 Bob Glowacki, Vice Pres. Gov't Relations, Transamerica LTC, Bedford, TX,

Pershing N
LTC - 821 **LTC UNDERWRITING: ISSUES FOR TODAY ... LOOKING AHEAD AT WHAT MIGHT CHANGE**
A panel of leading LTC underwriters explore the most important issues confronting the LTCi industry today ... and forecasting changes likely to occur down the road. Plus they answer your questions. What concerns exist when underwriting younger applicants? Is financial underwriting appropriate for cash products? What changes are being discussed? Plus Open Q&A.

Presenters: Irene Jutnas, Director of Underwriting Risk Management, MetLife, Westport, CT
 Denise Liston, Vice President, LifePlans, Waltham, MA
 Cheryl Bush, Vice President LTC Operations, MedAmerica, Rochester, NY
 Steve Ramczyk, LTCP, Executive Underwriter, John Hancock, Boston, MA

Pershing S
LTC - 822 **PARTNERSHIP LTCi CHALLENGES: SPECIAL TOPICS IN PROGRAM DEVELOPMENT**
Among the many issues in State Partnership program development, two issues have emerged for special attention. One is the exchange of existing (old) policies for new Partnership policies. True group plan implementation is the other. This session will look at both of these -- exploring workable strategies. Important information for producers, marketers and State officials alike.

Presenters: Jodi Anatole, Vice President, MetLife, Westport, CT
 Eileen Tell, Senior Vice President, Long Term Care Group, Natick, MA
 Jodi Swanson Ross, Program Manager, Long Term care Group, Eden Prairie, MN

5:30 - 7:30 PM Century C / D **GALA NETWORKING RECEPTION**
Network with all attendees. Free Beverage Coupons are being provided compliments of the following insurers.

John Hancock	MetLife	Prudential
Genworth	Mutual of Omaha	LifeSecure
Assurity		

Be certain to get your free beverage tickets from compliments of these leading LTC insurers.

Monday, November 16, 2009

7:00 Century C **EXHIBIT AREA OPENS: YOUR FINAL DAY TO MEET WITH LTC'S LEADING COMPANIES**

7:15 Century C **BREAKFAST**

WHAT'S THE LATEST FROM D.C. - What's Happening & What's Likely To Come
The Role of Long-Term Care and Long-Term Care Insurance in Health Reform
Dr. Mark Meiners, PhD., Director, Long-Term Care Educational Foundation and Professor of Health Administration and Policy, George Mason University, Fairfax, VA

8:45 - 10:00 AM	Century A LTC - 823	<p>PRODUCER PANEL: HOW I BUILT MY LTC INSURANCE BUSINESS TO SURVIVE AND PROPER You can accelerate your success. You can avoid costly and time-consuming mistakes. This is your chance to hear from a panel of leading LTCi producers who have successfully built their business. Each undertook a different path ... so be prepared to hear a variety of ideas .. and very specific tips and tactics that you can imitate. Shortcuts ... you can do it too!</p> <p>Producer Panels Consist Of 6 to 9 Top LTC Insurance Producers (Each Selling For 5+ Years) <i>SW</i></p>
	Century B LTC - 824	<p>ASSET-BASED LTC: STOP THINKING LIKE A LIFE OR LTC AGENT AND SELL SOMETHING The Pension Protection Act is set to take place in 2010 and there will be a surge of interest in the new, tax-favored status of life products with long-term care benefits. You will need to become fluent in Life + LTC products. Why do they exist? What's their market niche? What are they designed to do? Learn the sales secrets and have your questions answered by leading experts who develop and market asset-based LTC solutions.</p> <p>Presenter: Bob E. Klein, Director of Marketing, Lincoln Financial Distributors, Radnor, PA Mark Doherty, Director, Advanced Sales, Lincoln Financial Dist., Hartford, CT</p>
	Pershing N LTC - 825	<p>WHAT'S THE BEST MARKETING FOR YOU? DIRECT MAIL - SOCIAL NETWORKING - WEB - BLOGS Prospects don't grow on trees ... you have to market to get more of them. Experts explore what's working ... and what will work for you (even if you have no dollars to spend). What's working in direct mail? What about Social Networking (we're talking free online services)? Should you create a blog? The perfect session for the do-it-yourselfers who wants to be successful.</p> <p>Presenters: Valeria Van Booven, LTC Expert Publications, Saint Charles, MO Jesse Slome, American Association for Long-Term Care Insurance, WLV, CA</p>
	Pershing S LTC - 826	<p>THE CENTRAL ROLE OF PARTNERSHIP PROGRAMS IN LONG-TERM CARE INSURANCE SUCCESS Enhancing sales in a down market and beyond will involve broad recognition of the importance for Partnership plans to succeed. A panel of state Partnership execs join producers and marketers to explore what's needed from each. How should success be measured? What policy designs, changes to regulations and guidance support the future growth of Partnership programs.</p> <p>Presenters: Hunter McKay, Dept Health & Human Svcs, Office of Assist Sec for Planning, D.C. David Gutchen, Director, Connecticut, Long-Term Care Partnership, Hartford, CT Gail Holubinka, Vice President, legislative Affairs, MedAmerica, Rochester, NY Claude Thau, President, Thau, Inc., Overland Park, KS</p>
10:00 AM	Century C	<p>COFFEE BREAK WITH EXHIBITORS</p>
10:15 - 11:30 AM	Century A LTC - 827	<p>PRODUCER PANEL: PARTNERING WITH EMPLOYEE BENEFIT SPECIALISTS The fastest-growing market for LTCi is the small group marketplace and employee benefit specialists are either going to be your roadblock ... or your access to sales. We've pulled together a very special panel of pros who successfully partner with health benefit specialists. What do they say to secure a relationship? Do they share in sales? What's vital and what are the mistakes you must avoid? This session will save you immense amounts of time (and earn you some lucrative sales!)</p> <p>Producer Panels Consist Of 6 to 9 Top LTC Insurance Producers (Each Selling For 5+ Years) <i>JS</i></p>
	Century B LTC - 830	<p>HOW TO SELL PARTNERSHIP LONG-TERM CARE INSURANCE Agent training is required ... but training by law can't be sales oriented. This session explores what messages support successful lead generation and sales of Partnership policies. Experts discuss how to sell the Partnership -- what you can say (what you can't say) - and what you should do that will lead to more prospects calling you and purchasing Partnership protection.</p> <p>Presenters: Julie Gelbwaks Gewirtz,, Gelbwaks Insurance Services, Plantation, FL Paul Hallmark, Capstone Financial Assurance, Longmont, CO Stephen Elliott, Capstone Financial Assurance, San Diego, CA</p> <p>Moderator: Mark R. Meiners, PhD., Director, Long-Term care Educational Foundation, VA</p>
	Pershing N LTC - 829	<p>IS LONG-TERM CARE INSURANCE A PROFITABLE BUSINESS TODAY? WHAT ABOUT TOMORROW? Will decreased profitability force more insurers to exit the business? What economic conditions make rate increases more likely on existing blocks? Which policy features are soundly priced ... which may be questionable? All this and more explain in simple terms by one of the nation's leading policy pricing experts. A look at policy pricing (+ different options) in plain English.</p> <p>Presenter: Vincent Bodnar, ASA, Principal & Consulting Actuary, DaVinci Consulting Group, PA</p>

11:40 PM

Century C

LUNCHEON - MEET YOUR STATE PARTNERSHIP PROGRAM DIRECTORS - REGULATORS

Please sit at tables designated with your State's name (look for signs).

Partnership program staff from the following states will be attending and this is the perfect opportunity to ask questions ... share ideas ... and further the Partnership program goals.

Look for signs for the following States.

Arkansas	Missouri
Connecticut	New Jersey
Colorado	Ohio
Georgia	Oklahoma
Idaho	Oregon
Kansas	Pennsylvania
Illinois	South Dakota
Maryland	Texas
Michigan	Virginia
Minnesota	Wisconsin

If your State is NOT listed, please sit at tables without signs or fill in seats.

12:30 - 1:20 PM

LTC - 831

KEYNOTE: REFERRALS THE PROFESSIONAL WAY

Referrals are the lifeblood of a successful business but the old ways of "begging for names" simply do not work in today's world. We've invited back one of the Summit's most popular speakers to share modern techniques and a philosophy of referrals that resonates with clients and centers of influence. Based on Frank Maselli's best-selling book, this will change your approach to referrals forever.

Presenter: Frank Maselli, The Frank Maselli Company, Inc., Boston, MA

1:30 - 2:45 PM

Century A
LTC - 832

PRODUCER PANEL: SELLING OVER THE PHONE - NO GAS, NO TRAVEL, HOW TO DO IT

Hear from producers who never leave home and consistently sell \$100,000+ of LTC insurance each year. From how they get a steady stream of viable leads to how they present (each has a different way) over the phone. What free (or low-cost) technology do they use to effectively present. If you've ever wondered if you can do this ... come hear from these top pros.

Producer Panels Consist Of 6 to 9 Top LTC Insurance Producers (Each Selling For 5+ Years)

Century B
LTC - 833

POSITIONING LONG-TERM CARE INSURANCE AS A FINANCIAL PRODUCT (FOR MORE SALES!)

For financial planners and investment advisors (and those who want to successfully partner with them). How to successfully integrate long-term care planning into every financial plan. From the words to use, power presentations that communicate risk management and asset protection strategies.

Presenters: Steve Cain, Senior Vice President, LTC, Marsh USA, Inc., Woodland Hills, CA
William Dyess, Executive VP, Gelbwaks Insurance Services, Plantation, FL

Pershing N & S
LTC - 834

THE INSTINCTS OF SUCCESS

Did you ever wonder what makes you successful? Or conversely, what could be causing you some frustration, inefficiency and pain. Deep inside all of us are a set of natural instinctive strengths that give us tremendous power and joy. But when we violate or ignore them, we can run into serious trouble. Discover your instincts and how to tap their remarkable energy.

Presenter: Frank Maselli, The Frank Maselli Company, Inc., Boston, MA

2:55 - 4:15 PM

Century A
LTC - 835

SUCCESSFULLY SELLING LTC INSURANCE AS AN ESTATE PLANNING STRATEGY

There are subtle but important ways to position LTC insurance as a strategy ... not a product. Discover how to talk (and sell LTCi) to rich people who can self-insure. Learn ways to articulate how LTCi meets the needs of affluent and fits within an estate plan. Best ways to successfully work with other investment advisors, estate planners, CPAs and attorneys.

Presenter: Larry Moore, Dir. Sales & Mktg, American Independent Marketing, Yakima, WA

Century B
LTC - 836

\$100,000 OF MARKETING FOR FREE - HOW TO BE THE "GO TO" LTC EXPERT IN 2010

How you can use the free marketing material provided to each Association member to be recognized by local media & to get leads ... to grow your business and sales. Did we say free!

Presenter: Jesse Slome, Executive Director, AALTCI, Westlake Village, CA